

- 16 -

CLAIMS

1. A method for identifying the initiator of a transaction carried out through computer network, which comprises:

a) sending by the initiator to the provider, through said computer network, an order, wherein said initiator is identified and the desired transaction and the particulars of a second means of communication are specified through a communication network, said means belonging to, or being controlled by the initiator;

b) specifying a period of time within which a confirmation should be sent by said initiator and received by said provider;

c) if the confirmation is not received within said period of time, disregarding the order;

d) transmitting said confirmation and said order, if not previously sent, to an Authentication Center (AC);

e) carrying out by said AC an authentication procedure;

f) communicating to said provider the results of said authentication procedure; and

g) if said results are positive, carrying out the transaction.

2. A method according to claim 1, wherein the transaction is a purchase and the order specifies the requested goods, the price agreed for them, the means of paying said price.

3. A method according to claim 1, wherein the second means of communication is a telephone.

4. A method according to claim 3, wherein the telephone is a cellular phone.

- 17 -

5. A method according to claim 1, wherein the computer network is the Internet.
6. A method according to claim 1, wherein the period of time within which a confirmation should be sent by the initiator and received by the provider is not longer than two minutes.
7. A method according to claim 1, wherein the data checked in the authentication procedure comprise checking that the second communication means belongs to the person who has identified himself as the initiator.
8. A method according to claim 7, wherein the data checked in the authentication procedure comprise checking that the person who has identified himself as the initiator is the owner of the declared means of payment, and that there are no particular conditions relevant to the purchase of the requested goods by the declared purchaser, which may limit or prevent it.
9. A method according to claim 1, further comprising requiring of the initiator to provide additional information that should be known to the declared purchaser only.
10. A method according to claim 2, wherein the purchase is a one-time transaction, carried out by micropayment.
11. A method according to claim 2, wherein the purchase is an item of a multiple transaction.

- 18 -

12. A method according to claim 2, wherein the means of paying the price is the account of the second means of communication.

13. A method according to claim 2, wherein the means of payment is a credit card or a bank account.

14. A method according to claim 1, wherein the transaction is an information or data source, the order specifies a request for information/data and for manipulating them, and carrying out the transaction means granting the initiator an access to said information/data source according to security, or authority, level(s) that is/are pre-assigned to him by the operator of said information/data source.

15. A method according to claim 1, wherein the authentication procedure comprises checking that all the data transmitted with the order message are correct, and that there are no particular conditions relevant to the implementation of the requested transaction, which may limit or prevent it.

16. A system for identifying the initiator of a transaction through computer networks, which comprises:

- a) a computer network;
- b) a communication network;
- c) for each initiator, computer means connected to said computer network and communication means connected to said communication network;
- d) for each provider, computer means connected to said computer network and communication means connected to said communication network;

- 19 -

- e) an Authentication Center connected to said provider through communication means; and
- f) means, including database, for providing the data needed for authentication of the initiator, including his identity and his ownership of declared communication means and other relevant data, if any, said means being within said Authentication Center or being accessible by said Authentication Center.

17. A system according to claim 16, wherein the computer network is Internet.

18. A system according to claim 16, wherein the communication network is a telephone network.

19. A system according to claim 18, wherein the telephone network is a cellular telephone network.